In re: Allen Corral Debtor Case No. 20-02096-HWV Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1 User: AutoDocke Page 1 of 1 Date Rcvd: Sep 15, 2020 Form ID: pdf010 Total Noticed: 17

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2020. db +Allen Corral, 2247 Brigade Road, Enola, PA 17025-1473 Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 7999 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 El Paso, TX 79998-1540 5342827 +Amex/Bankruptcy, 5342828 +Bank of America, Citibank SD - MC425, 5800 South Corp Place, 5342829 Citibank/Student Loan, Sioux Falls, SD 57108 Dan, Cicipani 2-320 East Big Beaver, Troy, MI 48083-12/1 744m: Bankruptcy, 350 Camino De La Reine Ste 100, 5342834 +Midland Funding, +Midland Funding, 5342833 San Diego, CA 92108-3007 5342837 +Reliant Cap, 750 Cross Pointe Rd, Gahanna, OH 43230-6691 +Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, 5342839 Minneapolis, MN 55440-9475 +U.S. Department of Education, Ecmc/Bankruptcy, Saint Paul, MN 55116-0408 5342840 Po Box 16408, Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 15 2020 20:07:04
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 cr +E-mail/Text: mrdiscen@discover.com Sep 15 2020 20:00:20 Discover Financial, 5342830 Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025 +E-mail/Text: bknotice@ercbpo.com Sep 15 2020 20:00:48 Enha 5342831 Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412 +E-mail/Text: PBNCNotifications@peritusservices.com Sep 15 2020 20:00:20 5342832 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043 E-mail/Text: bankruptcy@nationalcreditsystems.com Sep 15 2020 20:00:17 5342835 National Credit Systems, Inc., Attn: Bankruptcy, Po Box 312125, Atta E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 15 2020 20:06:36 Atlanta, GA 31131 5342836 Portfolio Recovery, 120 Corporate Blvd, Norfold, VA 23502 Attn: Bankruptcy, +E-mail/PDF: resurgentbknotifications@resurgent.com Sep 15 2020 20:07:10 5342838 Resurgent Capital Services, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497 +E-mail/PDF: gecsedi@recoverycorp.com Sep 15 2020 20:06:03 Synchrony Bank, 5343004 c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) ***** Americas Cu, A Fcu 5342826 TOTALS: 1, * 0, ## 0

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2020 at the address(es) listed below:

Brad J. Sadek on behalf of Debtor 1 Allen Corral brad@sadeklaw.com

Lawrence G. Frank (Trustee) lawrencegfrank@gmail.com, PA39@ecfcbis.com

United States Trustee ustpreqion03.ha.ecf@usdoj.gov

TOTAL: 3

IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : CHAPTER 7

ALLEN CORRAL, : CASE NO. 1:20-bk-02096-HWV

Debtor

: ANDREW R. VARA :

UNITED STATES TRUSTEE,

Movant :

VS.

ALLEN CORRAL,

Respondent

STATEMENT AND NOTICE OF PRESUMED ABUSE

As required by 11 U.S.C. § 704(b)(1)(A), the United States Trustee has reviewed the materials filed by the Debtor. Having considered these materials in reference to the criteria set forth in 11 U.S.C. § 707(b)(2)(A), and pursuant to 11 U.S.C. § 704(b)(2), the United States Trustee has determined that: (1) the Debtor's case should be presumed to be an abuse under 11 U.S.C. § 707(b); and (2) the product of the Debtor's current monthly income, multiplied by 12, is not less than the requirements specified in 11 U.S.C. §§ 704(b)(2)(A) or (B).

As required by 11 U.S.C. § 704(b)(2) the United States Trustee shall, not later than 30 days after the date of the filing of this Statement, either file a motion to dismiss or convert under 11 U.S.C. § 707(b) or file a statement setting forth the reasons the United States Trustee does not consider such a motion to be appropriate. Debtor may rebut the presumption of abuse only if special circumstances can be demonstrated as set forth in 11 U.S.C. § 707(b)(2)(B).

Respectfully submitted,

ANDREW R. VARA UNITED STATES TRUSTEE

D. Troy Sellars, Esq.
Assistant United States Trustee

By: /s/ Gregory B. Schiller
Gregory B. Schiller, Esq.
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Dated: September 14, 2020